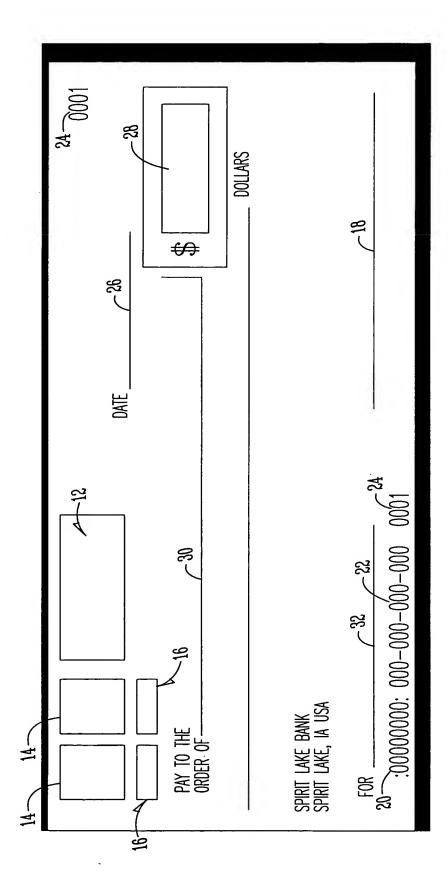


Applicant: STOVER, MerIIn D.
Attorney Docket No. P06457US00
Title: NEGOTIABLE INSTRUMENT WITH FRAUD PROTECTION

REPLACEMENT Sheet 1 of 3



Applicant: STOVER, Merlin D. Attorney Docket No. P06457US00

Title: NEGOTIABLE INSTRUMENT WITH

FRAUD PROTECTION

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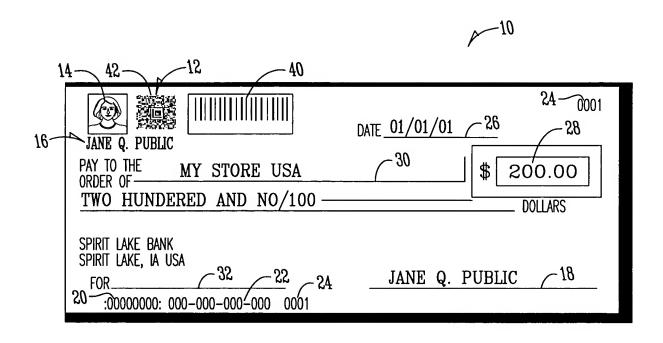
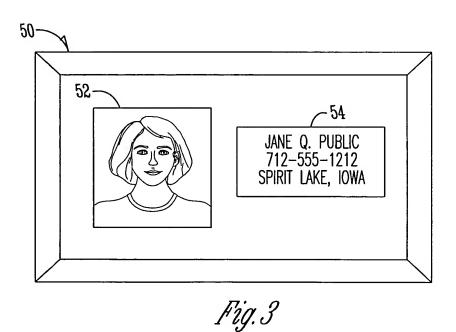


Fig.2



Applicant: STOVER, Merlin D.
Attorney Docket No. P06457US00
Title: NEGOTIABLE INSTRUMENT WITH
FRAUD PROTECTION

REPLACEMENT Sheet 3 of 3

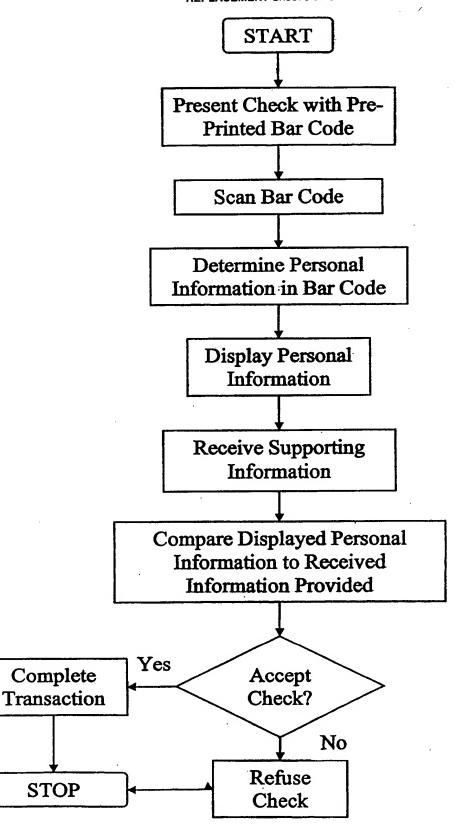


Fig. 4